

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tommy Garrett
Annette Crain
Debtor(s)

Case No. 15-17712

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2015.
- 2) The plan was confirmed on 11/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/10/2017, 04/10/2017.
- 5) The case was dismissed on 05/05/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,073.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,325.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,325.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$331.31
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,331.31**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	2,097.07	1,165.36	1,165.36	0.00	0.00
AMERIFIRST HOME IMPROVEMENT	Secured	0.00	0.00	0.00	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	225.00	262.44	262.44	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	2,061.56	1,143.14	1,143.14	0.00	0.00
CATON RIDGE HOMEOWNERS ASSO	Secured	1,483.51	1,483.51	1,483.51	544.06	0.00
CITIZENS BANK NA	Unsecured	5,547.00	5,547.80	5,547.80	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	0.00	0.00	0.00	0.00	0.00
COMENITY BANK	Unsecured	560.00	560.34	560.34	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	533.28	727.26	727.26	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,975.00	4,502.60	4,502.60	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,867.00	2,866.78	2,866.78	0.00	0.00
DISCOVER BANK	Unsecured	3,270.00	3,270.36	3,270.36	0.00	0.00
HSN	Secured	64.96	0.00	0.00	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	225.00	197.91	197.91	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	77,088.99	77,088.99	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,298.32	2,298.32	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	15,460.11	15,460.11	15,460.11	2,449.63	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	809.00	808.76	808.76	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	2,633.31	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,967.00	1,966.71	1,966.71	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,935.00	1,935.48	1,935.48	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	445.00	445.53	445.53	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	9,577.08	9,577.08	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WOODVIEW COMMONS/STUDENT H	Unsecured	1,716.00	NA	NA	0.00	0.00
HSBC/MENARDS	Unsecured	10,886.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	676.00	0.00	0.00	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	77.88	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	2,872.00	NA	NA	0.00	0.00
EDUCATION NAVIENT	Unsecured	77,334.00	NA	NA	0.00	0.00
JOHA PROVENA REG CANCER CTR	Unsecured	616.00	NA	NA	0.00	0.00
IRS PENALTIES	Unsecured	2,263.01	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	9,435.00	NA	NA	0.00	0.00
BLITT AND GAINES	Unsecured	3,270.36	NA	NA	0.00	0.00
CHASE CARD	Unsecured	1,444.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	315.74	NA	NA	0.00	0.00
COMED	Unsecured	248.76	NA	NA	0.00	0.00
CAB SERV/CITY OF JOL ALARM SYS	Unsecured	80.00	NA	NA	0.00	0.00
CAB SERV/CITY OF JOL PARK TIX	Unsecured	70.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,493.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,748.00	892.77	892.77	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,483.51	\$544.06	\$0.00
TOTAL SECURED:	\$1,483.51	\$544.06	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,460.11	\$2,449.63	\$0.00
TOTAL PRIORITY:	\$15,460.11	\$2,449.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$115,257.63	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,331.31</u>
Disbursements to Creditors	<u>\$2,993.69</u>

TOTAL DISBURSEMENTS : **\$7,325.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.